



Customer No. 29315

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of: ) Docket No.: 92654-004-404  
James G. GATTO ) Confirmation No.: 4748  
Serial No.: 10/623,656 ) Examiner: *Unassigned*  
Filed: July 22, 2003 ) Group Art Unit: 2876

For: ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM

**INFORMATION DISCLOSURE STATEMENT (IDS)**

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Pursuant to the duty of disclosure under 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicant hereby makes of record in the above-identified application the documents listed on the attached Form PTO-1449.

Applicant has listed publication dates on the attached PTO-1449 based on information presently available to the undersigned. However, the listed publication dates should not be construed as an admission that the information was actually published on the date indicated.

Applicant reserves the right to establish the patentability of the claimed invention over any of the information provided herewith, and/or to prove that this information may not be prior

art, and/or to prove that this information may not be enabling for the teachings purportedly offered.

This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits. No certification or fee is required. 37 C.F.R. 1.97(b).

These documents were cited by or submitted to the Office in Application No. 10/237,933, filed September 10, 2002, which is relied upon for an earlier filing date under 35 U.S.C. § 120. Thus copies of these documents are not attached. 37 C.F.R. § 1.98(d).

It is respectfully requested that the Examiner initial and return a copy of the enclosed PTO-1449.

Respectfully submitted,

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APR 14 2004



<b>INFORMATION DISCLOSURE CITATION IN AN APPLICATION</b>  Form PTO-1449	Docket Number	Application Number
	92654-004-404	10/623,656
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	July 22, 2003	2876

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	REF	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	1A	3,184,714	05/18/1965	Brown, Jr. et al.	340	149	
	1B	3,655,947	04/11/1972	Yamamoto et al.	235	61.7 B	
	1C	3,778,595	12/11/1973	Hatanaka et al.	235	31.7 B	
	1D	3,786,421	01/15/1974	Wostl et al.	340	149 A	
	1E	3,931,497	01/06/1976	Gentile et al.	235	61.7 B	
	1F	4,197,986	04/15/1980	Nagata	235	379	
	1G	4,225,779	09/30/1980	Sano et al.	235	379	
	1H	4,314,352	02/02/1982	Fought	364	900	
	1I	4,319,336	03/09/1982	Anderson et al.	364	900	
	1J	4,359,631	11/16/1982	Lockwood et al.	235	381	
	1K	4,360,728	11/23/1982	Drexler	235	462	
	1L	4,460,960	07/17/1984	Anderson et al.	364	200	
	1M	4,484,304	11/20/1984	Anderson et al.	364	900	
	1N	4,511,970	04/16/1985	Okano et al.	364	401	
	1O	4,525,779	06/25/1985	Davids et al.	364	200	
	1P	4,593,183	06/03/1986	Fukatsu	235	379	
	1Q	4,608,485	08/26/1986	Miura	235	379	
	1R	4,650,977	03/17/1987	Couch	235	379	
	1S	4,660,168	04/21/1987	Grant et al.	364	900	
	1T	4,727,243	02/23/1988	Savar	235	379	
	1U	4,736,094	04/05/1988	Yoshida	235	379	
	1V	4,900,903	02/13/1990	Wright et al.	235	380	
	1W	4,900,906	02/13/1990	Pusic	235	381	

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REF	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translations	
						YES	NO
1X	0 014 312 A2	08/20/1980	Europe				
1Y	0 157 416 A2	10/09/1985	Europe				
1Z	0 162 221 A2	11/27/1985	Europe				
1AA	0 717 381 A1	06/19/1996	Europe				

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

1BB	"Smart Cards: NCR & AT&T Announce New Smart Cards ATM Technology", <u>Edge</u> , December 11, 1992, 2 pages.

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.	

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*EXAMINER INITIAL	REF	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	2A	4,959,788	09/25/1990	Nagata et al.	364	408	
	2B	4,967,366	10/30/1990	Kaehler	364	479	
	2C	5,010,238	04/23/1991	Kadono et al.	235	379	
	2D	5,034,916	07/23/1991	Ordish	364	900	
	2E	5,047,613	09/10/1991	Swegen et al.	235	379	
	2F	5,132,521	07/21/1992	Smith et al.	235	382	
	2G	5,140,517	08/18/1992	Nagata et al.	364	408	
	2H	5,144,115	09/01/1992	Yoshida	235	379	
	2I	5,175,416	12/29/1992	Mansvelt et al.	235	379	
	2J	5,202,549	04/13/1993	Decker et al.	235	379	
	2K	5,265,033	11/23/1993	Vajk et al.	364	514	
	2L	5,276,314	01/04/1994	Martino et al.	235	380	
	2M	5,327,066	07/05/1994	Smith	320	2	
	2N	5,340,969	08/23/1994	Cox	235	381	
	2O	5,343,906	09/06/1994	Tibbals, III	141	83	
	2P	5,365,516	11/15/1994	Jandrell	370	18	
	2Q	5,389,773	02/14/1995	Coutts et al.	235	379	
	2R	5,408,417	04/18/1995	Wilder	364	479	
	2S	5,424,938	06/13/1995	Wagner et al.	364	408	
	2T	5,434,395	07/18/1995	Storck et al.	235	380	
	2U	5,484,988	01/16/1996	Hills et al.	235	379	
	2V	5,493,315	02/20/1996	Atchley	345	200	
	2W	5,496,992	03/05/1996	Madan et al.	235	462	

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	REF	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translations	
							YES	NO

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**


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	3A	5,521,363	05/28/1996	Tannenbaum	235	379	
	3B	5,525,081	06/11/1996	Mardesich et al.	440	6	
	3C	5,526,357	06/11/1996	Jandrell	370	95.2	
	3D	5,546,523	08/13/1996	Gatto	395	156	
	3E	5,613,012	03/18/1997	Hoffman et al.	382	115	
	3F	5,615,277	03/25/1997	Hoffman	382	115	
	3G	5,664,110	09/02/1997	Green et al.	705	26	
	3H	5,705,798	01/06/1998	Tarbox	235	379	
	3I	5,710,887	01/20/1998	Chelliah et al.	395	226	
	3J	5,725,124	03/10/1998	Bustos et al.	221	211	
	3K	5,737,439	04/07/1998	Lapsley et al.	382	115	
	3L	5,764,789	06/09/1998	Pare, Jr. et al.	382	115	
	3M	5,802,199	09/01/1998	Pare, Jr. et al.	382	115	
	3N	5,805,719	09/08/1998	Pare, Jr. et al.	382	115	
	3O	5,838,812	11/17/1998	Pare, Jr. et al.	382	115	
	3P	5,859,416	01/12/1999	Gatto	235	384	
	3Q	5,982,914	11/09/1999	Lee et al.	382	124	
	3R	6,012,039	01/04/2000	Hoffman et al.	705	14	
	3S	6,045,039	04/04/2000	Stinson et al.	235	379	
	3T	Des. 425,873	05/30/2000	Anderson et al.	D14	100	
	3U	6,073,124	06/06/2000	Krishnan et al.	705	59	
	3V	6,098,879	08/08/2000	Terranova	235	384	
	3W	6,131,464	10/17/2000	Pare, Jr. et al.	73	714	

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